

# SHIIP NEWS

Nebraska Senior Health Insurance Information Program

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## What a Great Volunteer Effort!

The Nebraska SHIIP report for Medicare counseling activities has been completed for the April 2003– March 2004 contract year and was submitted to the Centers for Medicare & Medicaid Services (CMS) at the end of May. It has been one amazing year and all of us should be proud of our efforts! SHIIP counseling opportunities soared with a reported 3,402 people counseled by our volunteers and staff. This is 900 more individuals counseled than the previous twelve months. The outreach events also increased greatly. Approximately 344 events, ranging from public presentations, informational booths, television spots, radio shows, and newspaper articles were conducted. This is an increase of 183 events compared to the year before. All the hard work of the SHIIP volunteers has been noticed, and we greatly thank you for your efforts.

The SHIIP office also conducted six initial trainings that resulted in a program growth of 48 additional volunteers. We held eight update trainings across the state, including a large conference in Lincoln which recognized our volunteers and their active participation. This year will be a unique opportunity to counsel more beneficiaries and family members on the new Medicare-approved drug discount cards and the upcoming changes to Medicare. Nebraskans are seeking us out for assistance to understand these major changes, and we can help by providing educational presentations and personal counseling. Because of your efforts, SHIP programs are being recognized on a national level as the best way to provide Medicare beneficiaries with the one-on-one counseling that many need. We have only just begun to see the impact of the new Medicare Modernization Act, and continued training will be provided to help keep you abreast of those changes as they are implemented. In fact, you will probably notice this newsletter is a little shorter than usual since the SHIIP office has been sending frequent drug card updates to you through the mail the past few months!

To sum it up....simply amazing! Your hard work is paying off and our program is gaining popularity. The impact you all have had helping the Medicare beneficiaries in your community enroll in the drug cards and obtain discounts on their prescriptions is immeasurable. We couldn't ask for a better group of Nebraska SHIIP volunteers!

# VOLUNTEER HIGHLIGHTS

## Ongoing Dedication

The following volunteers are to be congratulated for sending in contact forms documenting counseling efforts with beneficiaries since the last newsletter. SHIP Volunteers and staff submitted contacts with 1,112 beneficiaries during the past three months! Way to go!

Judy Andres	Joyce Mack
Frank Balderson	Jodi Mackin
Jim Barry	Linda Maly
Dorann Bartels	Chet McPherson
Marylynn Barth	Jean Meyer
James Bendorf	Janis Nason
Susan Block	Diane Nieveen
Ginny Bode	Jim O'Donnell
Donald Boerkircher	Jeanette Pappas
Rita Brehmer	Loren Parks
Doretta Burrows	Maidie Peters
Carolyn Cerny	Norma Phillips
Sue Chipman	Dee Porter
Tena Cline	Jayne Prince
Leonard Finnegan	Helen Riley
Donna Garwood	Pamela Roberts
Barbara Graham	Marliss Rockwell
Bill Grimes	Cathy Schievelbein
Kathy Gruba	Addie Schroeder
Gloria Gummere	Betty Schuster
Bill Hamilton	Cindy Schurr
Nyla Hesse	Betty Schuster
Raymond Herbert	Nancy Schwisow
Bonnie Huftle	Rozella Sidders
Evelyn Humlicek	Tess Sinner
Lucy Johnson	Betty Stiles
Ruth Kamino	Steve Trickler
Wayne Kempf	Jim Umshler
Mary Guin Knoll	Karen Vorse
Sunny Kontor	Diane White
Dorothy Lee	Pat Wilcox
Dennis Kamprath	Susan Williams
Laura Kruse	Dorothy Williamson
Shirley Lake	Harley Winchester
Judy Lutz	Phyllis Yoder

## 48 New SHIP Volunteers trained this spring!

*We would like to welcome the following people to the SHIP team:*

### North Platte – March 16-17, 2004

Janice Edwards	Bernard Goetze
Marcia Holtz	Donna Nelson

### Kearney – April 13-14, 2004

Donna Connelly	Bobbi Gerdes
Jay Hall	Agnes Hinkle
Elaine Johnson	Katherine Knapp
Jacki Lamb	Evelyn Larrick
Cathy Schievelbein	

### Scottsbluff – April 21-22, 2004

Frank Balderson	Valerie Knaub
Marylynn Barth	Kim Langdon
Susan Block	Nancy Leisy
Tena Cline	Caryn Long
Charlotte Dorwart	Amy Midkiff
Lisa Franco	C. J. Roberts
Marvin Harms	Carol Sinner
Amanda Hashman	Ronald Sylvester
Michael Hashman	Steve Trickler
Ann Jamison	Karen Vorse
Roylene Jenkins	Vic Walker

### Lincoln – May 11-12, 2004

Jo Donohoe	Shirley McCall
Byron Dye	Donna Mulder
Andy Harms	Jill Randolph
Arnie Hausner	Rhonda Stokebrand
Angie Howell	Amy Theis
Clarence Johnsen	Robert Wallick
Trudy Kubicek	

***A total of 74 SHIP volunteers attended update trainings held this spring in Norfolk, Hastings, Kearney, North Platte, Lincoln, and Omaha.***



# GOLD RECORD



## Linda Maly

Linda Maly, a SHIIP volunteer from Weston, became a NICA Volunteer at the Initial Training in Omaha in April, 2003. Though she has a full-time job, Linda has become a very active volunteer, and had 131 total contacts with beneficiaries in 2003. Linda has assisted Medicare beneficiaries from the Saunders County area and communities of Wahoo, Valparaiso, Ceresco, Ashland, Prague, Weston, Malmo, and North Bend. She helps clients understand Medicare and secondary insurance explanation of benefits documents, and has often saved beneficiaries money after determining that a billing had been done incorrectly. Linda also assists clients with their applications for prescription drug assistance programs, and through her efforts she has helped clients save several thousand dollars. Linda has made contacts in several local offices, and frequently receives referrals from the LIFE Office, Social Service caseworkers, a local Assisted Living Facility, and several area physicians. In addition to her outstanding counseling efforts, Linda has given several informational presentations and has created an informational brochure and a press release to inform beneficiaries of the free services she provides as a SHIIP Volunteer. Linda's outreach has been so beneficial to the residents of the area that a coworker nominated her for the First Lady's Outstanding Community Service Award given by the Nebraska Volunteer Service Commission.

## Jim Barry

Jim Barry is a SHIIP volunteer from Loup City, Nebraska, but is also a volunteer for the Nebraska ECHO Project, which provides education, outreach and advocacy to beneficiaries on how to identify, report and prevent health care error, fraud and waste. Jim has recently been recognized as an Outstanding Senior Volunteer, and will be recognized during an all-expense paid trip to the 2004 National Health Care Fraud Control Conference in Washington, D.C., on July 21st, 2004. Jim has been a SHIIP Volunteer for nine years and an ECHO Project volunteer for over three years. He resides 6 months of the year in Nebraska and 6 months in Texas. Wherever he goes, he finds opportunities to share his knowledge with others. Jim has given presentations from Ord, Nebraska all the way to Mission, Texas. Jim also advocates for beneficiaries. In talking with a beneficiary, he discovered that he was paying for duplicative insurance. Through Jim's efforts, he was able to save the beneficiary over \$5,000 per year. We applaud Jim for his willingness to provide Medicare education - anytime and anywhere - and for his efforts to fight healthcare fraud and waste while advocating on behalf of beneficiaries.

## Public and Media Outreach Events

Normally the SHIIP newsletter lists each volunteer who does an outreach activity and describes what the activity was. The past few months has been a flurry of activity, and forty-six different volunteers did over a hundred and fifty outreach activities. Good news for the beneficiaries in Nebraska, but bad news because we just can't summarize and fit all the activities into the newsletter! Listed below are the names of the volunteers who submitted Public and Media Outreach forms for activities in the past few months. You are doing great!!

Frank Balderson	Tena Cline	Raymond Herbert	Dorothy Lee	Addie Schroeder	
Jim Barry	Houston Doan	Corinne Howe	Jodi Mackin	Cindy Schurr	Amy Theis
Dorann Bartels	Leonard Finnegan	Evelyn Humlicek	Linda Maly	Betty Schuster	Jean Van Mark
Marylynn Barth	Donna Garwood	Elaine Johnson	Juanita Moore	Carol Sinner	Karen Vorse
James Bendorf	Bernard Goetze	Dennis Kamprath	Donna Mulder	Betty Stiles	Diane White
Rita Brehmer	Bill Grimes	Wayne Kempf	Jayne Prince	Ronald Sylvester	Pat Wilcox
Delores Brown	Kathy Gruba	Trudy Kubrick	Pamela Roberts	Carol Sinner	Susan Williams
	Gloria Gummere	Evelyn Larrick	Cathy Schievelbein	Ronald Sylvester	Phyllis Yoder

# DRUG CARD FAQ

**Q. Can a person still enroll in a drug card if they haven't yet?**

- A. Yes, the initial enrollment can occur at anytime from now through December, 2005. Once they enroll in a card, they can only switch cards during the year under special circumstances, or they can enroll for a different card for 2005 between November 15 - December 31, 2004.

**Q. What is the card sponsor ID number the enrollment form asks for?**

- A. The drug card sponsor id # can be found on the PDAP tool on [www.medicare.gov](http://www.medicare.gov), by calling the drug card sponsor, or on the sponsor information sheet included with this newsletter.

**Q. Some people who will qualify for the \$600 transitional assistance (credit) will have a Medigap policy with a prescription drug benefit in it. How will those benefits be coordinated with the transitional assistance?**

- A: The outpatient prescription drug benefit in standardized Medigap plans H, I and J provides coverage for 50% of outpatient prescription drug charges (after a \$250 calendar year deductible) up to the maximum benefit under the policy, to the extent the charges are not covered by Medicare. The maximum amount payable by a plan H or I is \$1,250 per calendar year, and the maximum amount payable by plan J is \$3,000 per calendar year.

The charges incurred for drugs purchased with the \$600 transitional assistance are Medicare covered charges and, consequently, cannot be applied towards meeting the deductible under the Medigap policy. However, the 5% or 10% coinsurance (the portion that is not covered by Medicare) that the beneficiary pays for such covered drugs can be applied toward meeting the deductible under the Medigap policy. Once the deductible is met, the Medigap policy pays the 5% or 10% coinsurance, because Medicare does not cover this portion.

In addition, the Medigap policy would pay any remaining portion of the drug charge that is not covered by the transitional assistance, up to 50% of the total charge for the drug. For example, if the drug charge is \$100 and the beneficiary has only \$25 of transitional assistance remaining, the Medigap plan would pay \$50 of the remaining \$75 because the Medigap policy's obligation is capped at 50% of the total charge for the drug (assuming the deductible has been satisfied). In this example, the beneficiary would be responsible for the remaining \$25.

Once the \$600 transitional assistance has been exhausted, the Medigap policy pays 50% of charges (after the deductible has been satisfied).

Medicare-endorsed card sponsors are not required to "coordinate benefits" with Medigap issuers. How the Medicare discount card will work with a Medigap policy will depend in large part on the pharmacy and the Medigap issuer having the necessary systems in place for the electronic exchange of claims information. If the pharmacy is not able to "run" or process both the Medicare discount drug card and the Medigap card for a single purchase, the individual may have to submit a paper claim to his or her Medigap issuer.

# Drug Cards

## Drug Card Fraud

Several reports have been made in Nebraska and surrounding states of illegal and fraudulent activities surrounding the Medicare-approved drug discount card program. Reports have been made of telemarketers misrepresenting themselves and calling to sign beneficiaries up for Medicare-approved cards. At the end of the call the telemarketer says there is a fee and asks for the person's credit card or bank account number. Fees have ranged from \$95 to \$200. The maximum fee Medicare allows approved cards to charge is \$30.

Medicare also prohibits telemarketing of its approved cards. If someone calls promoting a Medicare-approved drug discount card, it is not a legitimate Medicare-approved card, and the name and telephone number of the business should be reported immediately to the national Medicare Fraud hotline at 1-800-447-8477. Beneficiaries should never give out their Social Security, Medicare, credit card, or bank account numbers to anyone who calls to sell cards.

It was also reported that persons have been going door-to-door trying to sign people up for the cards. Door-to-door sales of Medicare-approved cards is also prohibited. Beneficiaries should be informed that if someone comes to their door promoting the Medicare-approved cards, they should not let them enter their home or give them any personal information. Always report any activity of this sort to local authorities immediately. Other incidences of Medicare fraud can be reported to the Nebraska ECHO program by calling 1-800-942-7830.

## 1-800-Medicare

To help persons unable to use the internet to access information about the new drug cards, Medicare has hired 1,800 additional Customer Services Representatives to assist a person in choosing which card is best for them, and will send a printed booklet of the results if requested. Originally, there was a very high demand and long waiting times, but new efforts have been made and the call wait time has decreased significantly.

# THIS & THAT

## New Brochures Available

We have several new or updated brochures created by the SHIIP office and from the Centers for Medicare & Medicaid Services. It is essential that volunteers use only the most current and up-to-date information when counseling beneficiaries. To receive a copy of any or all of the new brochures, please contact the SHIIP office or your regional representative by calling the SHIIP hotline, 1-800-234-7119.

### New Brochures

Standard Enrollment Form for Medicare-Approved Drug Discount Card (4/04)

Standard Enrollment Form for Medicare-Approved Drug Discount Card and Assistance in Paying For Prescription Drugs (4/04)

Protecting Medicare's Power Wheelchair and Scooter Benefit (12/03)

Introducing Medicare-Approved Drug Discount Cards (4/04) English & Spanish

Comparing Costs for the Medicare Approved Drug Discount Card (worksheet)(4/04)

Guide to Choosing a Medicare-Approved Drug Discount Card (3/04) English & Spanish

Medicare-Approved Rx Drug Discount Card (fact sheet) (6/8/04)

Personal Information Worksheet-To help compare Medicare-Approved Drug Discount Cards (6/8/04)

## New Promotional Items

The SHIIP office also has new promotional items that volunteers can use at booths, presentations, or when counseling. New items are: SHIIP key chains with a wrist cord and SHIIP magnet clips. Both items provide the SHIIP hotline number to call for questions about Medicare. The program office also still has SHIIP ink pens and SHIIP pill pouches that can be obtained for promotional use as well.

# PDAP Tips

The Prescription Drug and Other Assistance Programs tool (PDAP) on [www.medicare.gov](http://www.medicare.gov) is a powerful way for a beneficiary to find out not only which Medicare-Approved drug discount card may be best for them, but also to learn about more ways to save money on their prescriptions, including using generic alternatives and other pharmaceutical assistance programs that are available. Here are some tips the SHIIP staff has found that can help you in your efforts to assist beneficiaries with the program.

1. Before you start a Personal Information Worksheet, check them over to be sure they are complete. If not, follow-up with the person and get the information you need. It's easier this way than to get halfway through and discover there is missing information.
2. If the PDAP tool asks for the County and the person did not provide the information, the blue pages in the telephone book has a list of list all the towns in Nebraska and the counties they are in.
3. The PDAP does ask for the amount of a person's assets. To qualify for the \$600 credit, only a person's income is considered. PDAP asks for assets in order to provide additional information regarding other pharmaceutical assistance programs and Medicaid that may be available. Both the income and the asset questions are voluntary.
4. Always be sure to check the Prescription Drugs and Other Assistance Programs information, including the More Ways to Save screen. This information on pharmaceutical assistance programs and generic alternatives may help beneficiaries save money.
5. If the person selects a certain pharmacy and it does not appear on the original drug card list, you may have to expand the radius (miles) they are willing to travel to get the selected pharmacy.
6. When entering the drug names and one can't be found initially, keep in mind that sometimes the drugs simply are not spelled correctly on the Personal Information Worksheets. On the screen that says **Step 2 of 2 - Please Select Your Prescription Drugs**, click where it says **Drug Dictionary** and this will help with the spelling of various drugs. If you can not find help there, wait until the Savings Card Program Comparison Screen to add that drug. If you enter it where it says Add Selected Drugs and it still is not listed, it is not approved by Medicare.
7. When entering dosage and frequency information for non-oral medications, things get tricky. For non-oral drugs like eyedrops, creams, ointments, patches, insulin, inhalers, etc, the **dosage** is the amount (grams, mL, etc) in each bottle, tube, or inhaler, and the **frequency** is the number of bottles/tubes/ inhalers used each month. The updated Personal Information Worksheet includes examples of non-oral medications.
8. If a person has several prescriptions, you may want to consider doing a search for a card that will give the best discount on the most expensive prescriptions. Or if a person has a pharmaceutical assistance program, a Together Rx or Orange Card, for example, that they are already using to get a discount on some of their drugs, you may want to do a search just on the drugs that they currently have no discount on.
9. If a person qualifies for the \$600 credit, when helping them choose a card, consider the list of card sponsors through which pharmaceutical companies are giving additional benefits after the \$600 credit is used up. This list can be found on the original list of drug card sponsors that appears after entering the drug name information.
10. After you have helped a beneficiary choose a drug card using the PDAP, it is a good idea to have them call the card sponsor themselves to confirm the prices and information found on the website.

## **Nebraska Medicare Partners**

Several Nebraska Medicare partners are dedicated to assisting you with your Medicare issues and other related health insurance concerns you may have. These partners include:

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**Medicare Part A** provides information on:

- Inpatient hospital services
- Skilled nursing facility services
- Outpatient facility services/procedures
- Rehabilitation services

*Call Blue Cross/Blue Shield of Nebr. at (877) 602-7775; or Mutual of Omaha (877) 647-6528*

**Medicare Part B** handles your claims for:

- Medical/professional services rendered in an office, inpatient or outpatient settings
- Lab tests, x-rays and diagnostic tests
- Ambulance transportation

*Call Blue Cross/Blue Shield of Kansas at (800) 633-1113 (customer service), or (866) 839-2438 (providers only)*

**DMERC** processes claims for durable medical equipment & supplies including:

- Home dialysis equipment
- Immunosuppressive & oral anti-cancer drugs
- Therapeutic shoes for diabetics
- Wheelchairs, walkers, canes, etc.
- Power operated vehicles

*Call CIGNA at (800) 899-7095 (customer service) or (877) 320-0390/(866) 243-7272 (providers)*

**Quality Improvement Organization** handles quality of health care issues including:

- Inpatient hospital, skilled nursing facility, and home health care
- Your rights as a patient, including premature discharge issues
- Care in a Medicare HMO

*Call CIMRO of Nebraska at (800) 458-4262*

**Nebraska Department of Health and Human Services, Unit on Aging** is a State Agency providing information about:

- Nebraska Aging Network
- Benefits Eligibility Screening Services
- Long-Term Care Ombudsmen
- ECHO – Medicare Fraud and Abuse
- Legal service referrals
- Care management services in the home

*Call Unit on Aging at (800) 942-7830*

**Veterans Affairs** assists with questions regarding Veteran's benefits at (877) 222-8387

**Social Security Administration** can help you with:

- Medicare eligibility and enrollment
- Changing your address for Medicare
- Replacing your Medicare card
- Questions on Medicare premiums

*Call SSA at (800) 772-1213*

**Nebraska Dept of Health & Human Services** handles:

- Medicaid spend-down
- Medicare Savings Programs

*Call HHSS at (800) 685-5456*

**Nebraska Department of Insurance** will help you with:

- Health, Life, Auto, & Property insurance questions
- Filing an Insurance complaint pertaining to your insurance coverage
- Insurance Fraud complaints

*Call NDOI at (877) 564-7323*

**Nebraska Dept of Health and Human Services, Dept of Regulation & Licensure**, handles complaints on:

- Licensed & certified health care providers, including long-term & non-long-term care facilities

*Call Dept. of Reg. at (402) 471-2133*

**SHIIP, Nebraska Senior Health Insurance Information Program** is a State Counseling program providing information about:

- Medicare supplemental insurance
- Medicare HMOs
- Long-term care insurance
- Medicaid, QMB, and SLMB programs
- Comprehensive Health Insurance Pool (CHIP)

*Call SHIIP at (800) 234-7119*

**Home Health Intermediary** can assist with:

- Information about Home Health or Hospice Care

*Call Cahaba GBA at (877) 910-8139 (customer service), or (877) 299-4500 (HHC agencies only)*

**Department of Labor** is the Federal Agency that assists with COBRA questions and employer requirements on group health insurance plans. *Call the Dept of Labor at (866) 444-3272*

**Coordination of Benefits Office** assists beneficiaries with Medicare primary/secondary payer determination when multiple insurance coverages exist. *Call COB at (800) 999-1118*



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